PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

Document: EBSA-2010-0050-DRAFT-7409

Comment on FR Doc # 2015-08831

Submitter Information

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General Comment

Please do not remove the option capabilities in an IRA account. It took me years to learn the benefits of using options to hedge an IRA account. Using options to sell covered calls and selling puts have greatly enhanced the IRA account. I am just an ordinary citizen trying to sustain my quality of life.

Thank you

Ronald F. Malilay